

B18W (Form 18W)(08/07)

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-30336-KLP
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Theresa R. Wooten
aka Theresa L. Roberson, aka Theresa L.
Wooten
2124 Providence Glen Turn
Richmond, VA 23236

Last four digits of Social–Security or Individual Taxpayer–Identification (ITIN) No(s)., (if any):
Debtor: xxx–xx–9094

Employer Tax–Identification (EIN) No(s).(if any):
Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Theresa R. Wooten is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: May 22, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Theresa R. Wooten
 Debtor

Case No. 10-30336-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: mullert
 Form ID: B18W

Page 1 of 2
 Total Noticed: 37

Date Rcvd: May 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2015.

db +Theresa R. Wooten, 2124 Providence Glen Turn, Richmond, VA 23236-5297
 cr +BAC Home Loans Servicing, L.P., fka Countrywide Ho, Samuel I. White, P.C.,
 1804 Staples Mill Road, Richmond, VA 23230-3530
 9430911 +Acacollect, 6116 N Central Exp, Dallas, TX 75206-5162
 9502834 +BAC Home Loans Servicing, L.P., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100
 12304995 #+BANK OF AMERICA, N.A., MAIL STOP: CA6-919-01-23, 400 NATIONAL WAY,
 SIMI VALLEY, CALIFORNIA 93065-6414
 9539188 +Caudle & Ballato, PC, 3123 W. Broad Street, Richmond, VA 23230-5106
 9430918 +Citifinancial Retail Services, Po Box 140489, Irving, TX 75014-0489
 9430920 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170,
 Simi Valley, CA 93062-5170
 9430921 +Credit Control Corp, 11821 Rock Landing, Newport News, VA 23606-4207
 9724894 FIA Card Services NA aka Bank of America, MS 550, PO Box 91121, Seattle, WA 98111-9221
 9515461 JPMorgan Chase Bank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 9473025 North & Associates, P.C., Bar #29672, 8014 Midlothian Tpke., Ste. 202,
 Richmond, VA 23235-5291
 9430928 +Samuel I. White, P.C., 5040 Corporate Woods Drive, Suite 120,
 Virginia Beach, VA 23462-4377

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 10539506

EDI: RESURGENT.COM May 23 2015 01:43:00 B-Line, LLC, P.O. Box 91121, Dept. 550,
 Seattle, WA 98111-9221
 9430913 +EDI: BANKAMER2.COM May 23 2015 01:43:00 Bank Of America, Po Box 17054,
 Wilmington, DE 19850-7054
 9634893 EDI: RESURGENT.COM May 23 2015 01:43:00 CR Evergreen, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 9430914 +EDI: CHASE.COM May 23 2015 01:43:00 Chase Bank Usa, Na, Po Box 15298,
 Wilmington, DE 19850-5298
 9430915 EDI: CHASE.COM May 23 2015 01:43:00 Chase BankCard Services, Inc., Post Office Box 52188,
 Phoenix, AZ 85072-2188
 9430916 +EDI: CITICORP.COM May 23 2015 01:43:00 Citibank Sd, Na, Po Box 6241,
 Sioux Falls, SD 57117-6241
 9539187 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM May 23 2015 01:58:20 City of Richmond,
 Attn:Donna Padgett, 900 E. Broad Street Rm 100, Richmond, VA 23219-1907
 9430919 E-mail/Text: bkr@taxva.com May 23 2015 02:05:02 Commonwealth of VA-Tax, P.O. Box 2156,
 Richmond, VA 23218-2156
 9445285 EDI: DISCOVER.COM May 23 2015 01:43:00 DISCOVER BANK, DFS Services LLC, PO Box 3025,
 New Albany, Ohio 43054-3025
 9430922 +EDI: DISCOVER.COM May 23 2015 01:43:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 10842292 +EDI: RESURGENT.COM May 23 2015 01:43:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 9722521 EDI: RESURGENT.COM May 23 2015 01:43:00 FIA Card Services NA aka Bank of America,
 C/O B-LINE, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
 9430923 EDI: RMSC.COM May 23 2015 01:43:00 GE Money Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 9430924 EDI: IRS.COM May 23 2015 01:43:00 Internal Revenue Service, Insolvency Unit,
 Post Office Box 21126, Philadelphia, PA 19114
 12431772 EDI: JEFFERSONCAP.COM May 23 2015 01:43:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 9430925 +EDI: MID8.COM May 23 2015 01:43:00 Midland Cred, 8875 Aero Dr Suite 200,
 San Diego, CA 92123-2255
 9440336 +EDI: MID8.COM May 23 2015 01:43:00 Midland Credit Management, Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 9430926 +EDI: MID8.COM May 23 2015 01:43:00 Midland Credit Mgmt, 8875 Aero Dr,
 San Diego, CA 92123-2255
 9442212 +E-mail/Text: bnc@nordstrom.com May 23 2015 02:03:53 NORDSTROM fsb, POB 6566,
 ENGLEWOOD CO 80155-6566
 9430927 +E-mail/Text: bnc@nordstrom.com May 23 2015 02:03:53 Nordstrom FSB,
 Attention: Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566
 9521884 +EDI: PRA.COM May 23 2015 01:43:00 PRA Receivables Management, LLC,
 As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067
 9430929 +EDI: SEARS.COM May 23 2015 01:43:00 Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
 9487449 +EDI: STF1.COM May 23 2015 01:43:00 Suntrust Bank, Attn:Support Services, PO BOX 85092,
 Richmond, VA 23285-5092
 9430930 +EDI: STF1.COM May 23 2015 01:43:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
 TOTAL: 24

District/off: 0422-7

User: mullert
Form ID: B18W

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Total Noticed: 37

Date Rcvd: May 22, 2015

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
cr Bank of America, N.A. successor by merger to BAC H
cr* B-Line, LLC, P.O. Box 91121, Dept. 550, SEATTLE, WA 98111-9221
tee* CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
cr* +SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
9430917* +Citibank Sd, Na, Pob 6241, Sioux Falls, SD 57117-6241
9430912 ##+Aurora Loan Services, PO BOX 5180, Denver, CO 80217-5180

TOTALS: 2, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 22, 2015 at the address(es) listed below:

Eric David White on behalf of Creditor BAC Home Loans Servicing, L.P., fka Countrywide Home
Loans Servicing, L.P. ewhite@siwpc.com,
mfreeman@siwpc.com;klane@siwpc.com;bjordan@siwpc.com;jmuncy@siwpc.com;drubin@siwpc.com;ecfval@siw
pc.com;ecfva2@siwpc.com;ecfva3@siwpc.com;bjordan@siwpc.com;
Linh Kiet Tran on behalf of Transferee CR Evergreen, LLC bknotices@gmail.com
Melissa M. Watson Goode on behalf of Creditor Bank Of America, N.A. pjmecf@glasserlaw.com,
mggoode@glasserlaw.com
Pia J. North on behalf of Debtor Theresa R. Wooten
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northl
awecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North_e
cf@Iamthewolf.co
Robyn Danielle Pepin on behalf of Creditor Bank Of America, N.A. rpepin@glasserlaw.com,
pjmecf@glasserlaw.com
Suzanne E. Wade station08@ricva.net, ecfsuammary@ricva.net

TOTAL: 6